

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael V. Vitello  
 Alana Vitello  
 Debtors

Case No. 12-10872-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db/jdb 13378475	Michael V. Vitello, Alana Vitello, 2515 South Camac Street, Philadelphia, PA 19148-4311 +Carrington Mortgage Services, LLC, 1610 East St. Andrew Place, Suite B150, Santa Ana, CA 92705-4931
12788097	+DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
12709667	+Edward A. Deglin MD PC, 780 Periwinkle Lane, Wynnewood PA 19096-1653
12767579	+Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F
12732679	Quest Diagnostics - MR 461, P.O. Box 4911, SouthEastern, PA 19398-4911

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 21 2017 01:59:58 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 21 2017 01:59:09 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 21 2017 01:59:43 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12661195	EDI: BANKAMER.COM Jan 21 2017 01:48:00 Bank of America, P.O. Box 15222, Wilmington, DE 19886-5222
12746804	EDI: FORD.COM Jan 21 2017 01:48:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953
12811752	EDI: AIS.COM Jan 21 2017 01:48:00 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
12708881	+EDI: OPHSUBSID.COM Jan 21 2017 01:48:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12755266	EDI: PRA.COM Jan 21 2017 01:48:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
13024922	+EDI: PRA.COM Jan 21 2017 01:48:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

ANDREW F GORNALL	on behalf of Creditor	BANK OF AMERICA, N.A. agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANDREW M. LUBIN	on behalf of Creditor	BANK OF AMERICA, N.A. alubin@milsteadlaw.com, bkecf@milsteadlaw.com
DAVID H. LIPOW	on behalf of Creditor	BANK OF AMERICA, N.A. bkecf@milsteadlaw.com, dlipow@milsteadlaw.com
DAVID M. OFFEN	on behalf of Joint Debtor Alana Vitello	dmo160west@gmail.com, davidoffenecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DAVID M. OFFEN on behalf of Debtor Michael V. Vitello dmo160west@gmail.com,  
davidoffenecf@gmail.com  
HOWARD GERSHMAN on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC  
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Carrington Mortgage Services, LLC  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Michael V. Vitello</b>	Social Security number or ITIN	<b>xxx-xx-0074</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Alana Vitello</b>	Social Security number or ITIN	<b>xxx-xx-0654</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-10872-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael V. Vitello

Alana Vitello

1/19/17**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**